	Document	Page 1 of 40		
United	States Bankruptcy Co	· ·		
	trict of Illinois Eastern		Voluntar	y Petition
Northern Dis	unct of millions Eastern	ווטופועום	1	
Name of Debtor (if individual, enter Last, First, N	fiddle):	Name of Joint Debtor (Spouse) (Last,	First, Middle)	
Claros, Ler	nin Antonio	Bartolome	ei-Claros, Leslie	e, Zoe
All Other Names used by the Debtor in the last 8 and trade names):	3 years; (include married, maiden	All Other Names used by the Joint D maiden and trade names): FKA Leslie Bartolomei-C	•	de married,
Last four digits of Soc. Sec./Complete EIN or oth state all) ***-**-0273	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete state all	EIN or other Tax I.D. No (if mo	ore than one,
Street Address of Debtor (No. & Street, City, and	d State):	Street Address of Joint Debtor (No. 8	Street, City, and State):	
1204 North Oak Terrace		1204 North Oak Terr	ace	
Round Lake Beach IL	60073	Round Lake Beach I	L	60073
County of Residence or of the Principal Place of	Business:	County of Residence or of the Princip	oal Place of Business:	
LAI	KE		LAKE	
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Joint Debtor (if dif	ferent from street address):	
Location of Principal Assets of Business Debtor	(if different from street address above):			
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code	Under Which the Petition is F	iled (Check one box)
☐ Individual (includes Joint Debtors) ☐ Corporation (includes LLC & LLP) See Exhibit D on page 2 of this form ☐ Partnership	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for of a Foreign Main Proc Chapter 15 Petition for of a Foreign Nonmain	eeding Recognition
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Commodity Broker ☐ Clearing Bank ☐ Other	Natur Debts are primarily consumer	re of Debts (Check one Box) Debts are primari	ly business
	Tax-Exempt Entity (Check box, if applicable.) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	debts.	
Filing Fee (Ch	eck one box)		Chapter 11 Debtors	
Filing Fee attached Filing Fee to be paid in installments (applica signed application for the court's consideration unable to pay fee except in installments. Rul	on certifying that the debtor is	Check one box Debtor is a small business debt Debtor is not a small business of Check if: Debtor's aggregate noncontingorinsiders or affliates) are less to	debtor as defined in 11 U.S.C. Sent liquidated debts (excluding	Sec. 101(51D)
Filing Fee wavier requested (applicable to cl attach signed application for the court's cons	. ,,	Check all applicable boxes: A plan is being filed with this pe Acceptances of the plan were s of creditors, in acccordance with	solicited prepetition from one of	more classes
Statistical/Administrative Information			This spa	ace is for court use only
	perty is excluded and administrative expenses	paid, there will be no		
funds available for distribution to unsecured	creditors.			
	00- 1,000- 5,001- 10,00 100- 5,000 10,000 05,000		Over	
49 99 199 9	99 5,000 10,000 25,00	00 50,000 100,000	100,000	
Estimated Assets \$0 to \$10,000 to \$100,000		\$1 million to More t	han \$100 million	
Estimated Liabilities \$0 to \$50,000 to \$100,000 to \$100,000		\$1 million to More t	than \$100 million	

	Document	_Page 2 of 40_			
-	Voluntary Petition	Name of Debtor(s)			
'	This page must be completed and filed in every case)	Claros, Lenin Antonio			
			Leslie Zoe Bartolomei-Claros		
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attac	h additional sheet)		
Location Where Filed	d:	Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	•			
Name of Debtor:		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		Exhibit B debtor is an individual whose debts are primarily consumer debts.)		
To be comple	eted if debtor is required to file periodic reports (e.g.,				
	nd 10Q with the Securities and Exchange Commission		e petitioner named in the foregoing petition, declare the petitioner that (he or she) may proceed under		
•	Section 13 or 15 (d) of the Securities Exchange Act of guesting relief under chapter 11.)		or 13 of title 11, United States Code, and have		
100 1 4114 10 10	quoding rollor under chapter 11.)		available under each such chapter. I further certify		
		that I have delivere 342(b).	d to the debtor the notice required by 11 USC §		
☐ Exhibit	A is attached and made a part of this petition.	0.12(0).			
ш			/s/ Joanne H Yi		
		Joanne H Yi	Dated: 11/12/2007		
		ibit C			
Doe	s the debtor own or have possession of any property that poses or is allege	ed to pose a threat of imminent	and identifiable harm to public health or safety?		
Yes, an	d Exhibit C is attached and made a part of this petition.				
No.					
	P.J.	95.14 B			
	(To be completed by every individual debtor. If a joint petition is file	ibit D d. each shouse must complete	e and attach a senarate Exhibit D)		
Evhibit	D completed and signed by the debtor is attached and made a part of this p		s and attach a departite Exhibit 5.)		
	i joint petition:	euton.			
	D also completed and signed by the joint debtor is attached and made a pa	rt of this petition.			
	Information Regardi	_	е		
_	•	oplicable Box.)	al acceptation this District for 400		
	Debtor has been domiciled or has had a residence, principal pi days immediately preceding the date of this petition or for a lor				
	, p, p	go. pa			
	There is a bankruptcy case concerning debtor's affiliate, gener	al partner, or partnership p	ending in this District.		
_					
	Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a		•		
	or proceeding [in a federal or state court] in this District, or the				
	relief sought in this District.	·	•		
	Statement by a Debtor Who Resides		idential Property		
_	•	olicable boxes.			
	Landlord has a judgment against the debtor for possession of following.)	debtor's residence. (If box	checked, complete the		
		nt)			
	(Name of landlord that obtained judgme	iii)			
	/A JJ		<u></u>		
	(Address of Landlord)				
	Debtor claims that under applicable nonbankruptcy law, there a				
	permitted to cure the entire monetary default that gave rise to the possession was entered, and	ie jauginent für possessior	i, aiter the juughtent for		
			and the district the OO d		
	Debtor has included in this petition the deposit with the court or period after the filing of the petition.	any rent that would becom	ne due during the 30-day		

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Claros, Lenin Antonio Leslie Zoe Bartolomei-Claros

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a

I request relief in accordance with chapter 15 of title 11, United States Code.

of title 11 specified in this petition. A certified copy of the order granting

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

Certified copies of the documents required by 11 U.S.C. § 1515 are

foreign proceeding, and that I am authorized to file this petition

recognition of the foreign main proceeding is attached.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

/s/ Lenin Antonio Claros

Lenin Antonio Claros

Dated: 11/10/2007

/s/ Leslie Zoe Bartolomei-Claros

Leslie Zoe Bartolomei-Claros

11/10/2007 Dated:

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Joanne H Yi

Signature of Attorney for Debtor(s)

Joanne H Yi

Printed Name of Attorney & Bar Number

Bar No: 6278758

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 11/12/2007

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Lanin Antonia Clares	Here
Dated:	11/10/2007	/s/ Lenin Antonio Claros	Sign & Date
I certify u	nder penalty of perjury tha	at the information provided above is true and correct.	
does	The United States trustee or b not apply in this district.	pankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109	9(h)
	Active military duty in a milita	ary combat zone.	
partio	• •	S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to g in person, by telephone, or through the Internet.);	
of rea		I.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapated by respect to financial responsibilities.);	oie
by a	motion for determination by the cou	•	d.
provi dead perio	it counseling briefing within the first ided the briefing, together with a co Iline can be granted only for cause ad. Failure to fulfill these requireme	asons stated in your motion, it will send you an order approving your request. You must still obtain 30 days after you file your bankruptcy case and promptly file a certificate from the agency that byy of any debt management plan developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day ents may result in dismissal of your case. If the court is not satisfied with your reasons for filing you a credit counseling briefing, your case may be dismissed.	
•	s from the time I made my request, can file my bankruptcy case now.	lit counseling services from an approved agency but was unable to obtain the services during the fit and the following exigent circumstances merit a temporary waiver of the credit counseling requirer [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstants]	ment
perf a co	ted States trustee or bankruptcy ad forming a related budget analysis, b	he filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by Iministrator that outlined the opportunties for available credit counseling and assisted me in out I do not have a certificate from the agency describing the services provided to me. You must fil describing the services provided to you and a copy of any debt repayment plan developed through your bankruptcy case is filed.	le
perf	ted States trustee or bankruptcy ad forming a related budget analysis, a	ne filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by lministrator that outlined the opportunties for available credit counseling and assisted me in and I have a certificate from the agency describing the services provided to me. Attach a copy of the yment plan developed through the agency.	

Lenin Antonio Claros

Official Form 1, Exhibit D (10/06)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

_ 3.00.		Loglio Zoo Bowtolowoi Olavoo	Here
Dated:	11/10/2007	/s/ Leslie Zoe Bartolomei-Claros	Sign & Date
I certify ur	nder penalty of perjury tha	t the information provided above is true and correct.	
does n	The United States trustee or be not apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 1	09(h)
	Active military duty in a milita	ry combat zone.	
partici	- ·	S.C. \S 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	
of real		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incap s with respect to financial responsibilities.);	able
by a m	4. I am not required to receive a notion for determination by the cou	credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied rt.]	i
credit provid deadli perioc	counseling briefing within the first led the briefing, together with a co- ine can be granted only for cause d. Failure to fulfill these requireme	sons stated in your motion, it will send you an order approving your request. You must still obta 30 days after you file your bankruptcy case and promptly file a certificate from the agency that py of any debt management plan developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day nts may result in dismissal of your case. If the court is not satisfied with your reasons for filing y a credit counseling briefing, your case may be dismissed.	
-	from the time I made my request, can file my bankruptcy case now.	it counseling services from an approved agency but was unable to obtain the services during the and the following exigent circumstances merit a temporary waiver of the credit counseling requi [Must be accompanied by a motion for determination by the court.] [Summarize exigent circums	rement
perfo a cop	ed States trustee or bankruptcy ad orming a related budget analysis, b	ne filing of my bankruptcy case, I received a briefing from a credit counseling agency approved ministrator that outlined the opportunties for available credit counseling and assisted me in out I do not have a certificate from the agency describing the services provided to me. You mus describing the services provided to you and a copy of any debt repayment plan developed throughour bankruptcy case is filed.	t file
perfo	ed States trustee or bankruptcy ad orming a related budget analysis, a	ne filing of my bankruptcy case, I received a briefing from a credit counseling agency approved to ministrator that outlined the opportunties for available credit counseling and assisted me in and I have a certificate from the agency describing the services provided to me. Attach a copy ownent plan developed through the agency.	

Leslie Zoe Bartolomei-Claros

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Joanne H Yi

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$3,000

The Filing Fee has been paid.

Balance Due

2. The source of the compensation paid to me was:

Dobtor(s)	O41
Debtor(s)	Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 11/12/2007 /s/ Joanne H Yi

Attorney Name: Joanne H Yi
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6278758

Entered 11/15/07 17:26:00 Case 07-21484 Doc 1 Filed 11/15/07 Desc Main

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Document Page 7 of 40 UNITED STATES BANKRUPTCY COURT

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
1204 North Oak Terrace Round Lake, IL 60073 (Debtor's Residence)	Fee Simple	J	\$ 190,000	\$ 199,300

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$190,000.00



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

01. Cash on Hand 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, third, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. 103. Security Deposits with public utilities, telephone companies, landlords and others. 104. Household goods and furnishings, including saudo, video, and computer equipment. 105. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 106. Wearing Apparel 107. Furs and jewelry. 108. Firearms and sports, photographic, and other hobby equipment. 109. Anouties, Itemize and name each issuer. 1100. Anouties, Itemize and name each issuer. 1100. Term Life Insurance - No Cash Surrender Value. 1100. Anouties, Itemize and name each issuer.	Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
accounts, certificates of deposit or shares in banks, savings and loan, first, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. checking account with Chase acct #xxx3830 \$ 100 \$ 35 \$ 35 \$ \$ 35 \$ \$ \$ 35 \$ \$ \$ \$ 35 \$ \$ \$ \$	01. Cash on Hand	X			
telephone companies, landlords and others. 04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures \$ 200 06. Wearing Apparel Necessary wearing apparel. \$ 100 07. Furs and jewelry. X 08. Firearms and sports, photographic, and other hobby equipment. X 10. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Term Life Insurance - No Cash Surrender Value. 10. Annutities, Itemize and name each issuer.	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit		-		, , , , , ,
including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 9. Necessary wearing apparel. Necessary wearing apparel. 10. Necessary wearing apparel. 10. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Term Life Insurance - No Cash Surrender Value. 10. Annuities, Itemize and name each issuer.		X			
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures \$ 200 06. Wearing Apparel Necessary wearing apparel. \$ 100 07. Furs and jewelry. X 08. Firearms and sports, photographic, and other hobby equipment. V 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Term Life Insurance - No Cash Surrender Value. none	including audio, video, and computer		table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave,		\$ 3,000
Necessary wearing apparel. 77. Furs and jewelry. X 88. Firearms and sports, photographic, and other hobby equipment. 99. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Term Life Insurance - No Cash Surrender Value. 10. Appulities, Itemize and name each issuer.	antiques, stamp, coin, record, tape, compact		Books, Compact Discs, Tapes/Records, Family Pictures		\$ 200
07. Furs and jewelry. X 08. Firearms and sports, photographic, and other hobby equipment. X 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Term Life Insurance - No Cash Surrender Value. none	06. Wearing Apparel		Necessary wearing apparel.		\$ 100
other hobby equipment. 709. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Term Life Insurance - No Cash Surrender Value. 10. Appulities, Itemize and name each issuer.	07. Furs and jewelry.	Х			
insurance company of each policy and itemize surrender or refund value of each. Term Life Insurance - No Cash Surrender Value. none	· · · · · · · · · · · · · · · · · · ·	X			
10. Annuities, Itemize and name each issuer	insurance company of each policy and		Term Life Insurance - No Cash Surrender Value.		none
X	10. Annuities. Itemize and name each issuer.			Form P	6B (10/05) Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).		Educational IRA for daughter		\$ 6,150
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		\$ 7,000
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	C H H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
25. Autos, Truck, Trailers and other vehicles and accessories.				
		1994 Toyota Tercel over 120,000 miles		\$ 600
		CitiFinancial Auto - 2004 Nissan quest	J	\$ 18,000
26. Boats, motors and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplie used in business.	Х			
30. Inventory	X			
31. Animals		Family Pets/Animals.		none
32. Crops-Growing or Harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$35,185

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Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT						
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
1204 North Oak Terrace Round Lake, IL 60073 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 190,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Chase acct #xxx3830	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
Savings account with Chase	735 ILCS 5/12-1001(b)	\$ 35	\$ 35
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 3,000	\$ 3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
Doords, Compact Diods, Tapos/110001405, Talling, Tiotalio	, ,		,
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).			
Educational IRA for daughter	18 USC 541(b)(5)	\$ 6,150	\$ 6,150
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 7,000	\$ 7,000

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Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT					
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.				
	Current Value of				

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
25. Autos, Truck, Trailers and other vehicles and accessories.			
CitiFinancial Auto - 2004 Nissan quest	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 18,000
1994 Toyota Tercel over 120,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 600
31. Animals			
Family Pets/Animals.	735 ILCS 5/12-1001(b)	none	none

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	CitiFinancial Auto Bankruptcy Department PO Box 9575 Coppell TX 75019 Acct No.: 3805905101		J	Dates: 2004 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 18,000 Intention: Reaffirm 524 (c) *Description: CitiFinancial Auto - 2004 Nissan quest				\$ 30,700	\$ 12,700
2	Litton Loan Bankruptcy Department PO Box 4387 Houston TX 77210-4387 Acct No.: 0022010342		J	Dates: 2006 Nature of Lien: Mortgage Market Value: \$ 190,000 Intention: Reaffirm 524 (c) *Description: 1204 North Oak Terrace Round Lake, IL 60073 (Debtor's Residence)				\$ 159,400	\$ 0
3	Resurgent Capital Services LP Bankruptcy Department PO Box 10826 Greenville SC 29603 Acct No.: 0267761454		J	Dates: 2007 Nature of Lien: Mortgage - Second Market Value: \$ 190,000 Intention: Reaffirm 524 (c) *Description: 1204 North Oak Terrace Round Lake, IL 60073 (Debtor's Residence)				\$ 39,900	\$ 0

Total

\$ 230,000 \$ 12,700

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Charly this have if debter has no avaditars halding unaccount missis, elaines to nonert an this Cabadula F
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros / Debtors

Attorney for Debtor: Joanne H Yi

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Beneficial Finance Bankruptcy Department PO Box 17574 Baltimore MD 21297-1574 Acct #: 411719205431628		w	Dates: 2006-2007 Reason: Debt Owed				\$ 6,900
2	Capital One Bankruptcy Department PO Box 60024 City Of Industry CA 91716 Acct #: 5178057316060511		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$ 600

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros / Debtors

Attorney for Debtor: Joanne H Yi

SCHEDULE	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing A Zip Code and Acco (See Instructions		Codebtor	C A M	Date Claim was incurred and o te 6		Amount of Claim		
Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850-5 Acct #: 4266812036503			Н	Dates: 1997-2004 Reason: Credit Card or Credit Use				\$ 7,800

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Chase Bank USA, N.A. Bankruptcy Department 131 S. Dearborn St., FI 5 Chicago IL 60603

PO Box Wilming	nkruptcy Dept. 15298 ton DE 19850-5298 5183370079246257	w	Dates: Reason:	1995-2007 Credit Card or Credit Use	\$ 8,500
PO Box The Lak	tcy Department	Н	Dates: Reason:	1995-2004 Credit Card or Credit Use	\$ 11,400
6 <u>Citifinar</u> Bankrup PO Box Irving T	tcy Department 140489	J	Dates: Reason:	2005-2007 Personal Loan	\$ 17,600
Acct #:	671300750301192				

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Richard A. Snow & Associates Bankruptcy Department 123 W. Madison St., Ste. 310 Chicago IL 60602



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros / Debtors

Attorney for Debtor: Joanne H Yi

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOR	RIT	ΥC	CLA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
7	Home Depot Bankruptcy Department PO Box 689100 Des Moines IA 50368 Acct #: 6035320220660912		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$ 600
8	JC Penney/GEMB Bankruptcy Department PO Box 981131 EI Paso TX 79998 Acct #: 2490268519		W	Dates: 2007 Reason: Credit Card or Credit Use				\$ 300
9	The Children's Place Attn: Bankruptcy Dept. PO Box 9025 Des Moines IA 50368-9025 Acct #: 6011644107660085		W	Dates: 2000-2007 Reason: Credit Card or Credit Use				\$ 400
10	Wells Fargo Bankruptcy Department 5101 Washington Gurnee IL 60031 Acct #: 97682848		W	Dates: 2005-2007 Reason: Personal Loan				\$ 5,700
11	Wells Fargo Bankruptcy Department PO Box 98784 Las Vegas NV 89193-8784 Acct #: 4071100007422862		W	Dates: 2006-2007 Reason: Credit Card or Credit Use				\$ 300

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 60,100.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



Case 07-21484 Doc 1 Filed 11/15/07 Entered 11/15/07 17:26:00 Desc Main Document Page 20 of 40 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Joanne H Yi

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE						
Status: Married	4, daughter, , , ,						
DEBTOR EMPLOYMENT		SPOUSE EMPLOYMENT					
Occupation:	Team Leader	Customer Service Rep					
Name of Employer:	Manan Medial Products, Inc.	Amcor Flexibles, Inc.					
Years Employed	4 1/2 years	1 1/2 years					
Employer Address:	241 W. Palatine Rd	1919 S. Butterfield Rd					
City, State, Zip	Wheeling, IL 60090	Mundelein, IL 60060					

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
1. Monthly Gross Wages, Salary, and commissions	\$ 3,778.06	\$ 3,313.48			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 3,778.06	\$ 3,313.48			
4. LESS PAYROLL DEDUCTIONS	_				
a. Payroll Taxes and Social Security	\$ 728.30	\$ 763.36			
b. Insurance	\$ 191.19	\$ 208.46			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify)	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 919.49	\$ 971.82			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,858.57	\$ 2,341.66			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
3. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,858.57	\$ 2,341.66			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 5,200	0.23			
there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and if applicable on Statistical Summary				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

UNITED STATES BANKRUFT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors Bankruptcy Docket #:

enin Antonio Claros and Leslie Zoe Bartolomei attorney for Debtor: Joanne H Yi			отсу Боскет #:	
SCHEDULE J - CURRE	NT EXPENSES OF I	NDIVIDUAL [EBTOR(S)	
Complete this schedule by estimating the average monthly payments made bi-weekly, quarterly, semi-annually, or annually	expenses of the debtor and the de		` '	
Check box if joint petition is filed & debtor's spouse maintains a	a separate household. Complete a se	parate schedule of expen	ditures labeled "Spouse".	
 Rent or home mortgage payment (include lot ren 				\$ 1,640.49
a. Real Estate taxes included? [] Yes [x]		ance included?	[] Yes [x] No	φ 1,040.49
	ar reperty means		[] [2]	\$ 350.00
Utilities: a. Electricity and Heating Fuel b. Water and Sewer				\$ 50.00
c. Telephone				\$ 100.00
d. Other Garbage, Internet, Cab	e			\$ 60.00
Home Maintenance (repairs and upkeep)				\$ 50.00
Food				\$ 450.00
Clothing				\$ 75.00
Laundry and Dry Cleaning				\$ 40.00
Medical and Dental Expenses				\$ 50.00
Transportation (not including car payments)	Gas, Tolls/Parking, Fees/	Licenses. Repair.	Bus/Train	\$ 553.00
Recreation, Clubs and Entertainment, Newspape				\$ 25.00
. Charitable Contributions				\$ -
. Insurance (not deducted from wages or included	in home mortgage payments	s)		\$ 52.50
a. Homeowner's or Renter's				\$ -
b. Life				\$-
c. Health d. Auto				
e. Other				\$ 120.00
	omo mortaggo novimento)			\$ -
 Taxes (not deducted from wages or included in h (Specify) Federal or State Tax Repayments 				\$ 374.42
3. Installment Payments: (In Chapter 11, 12, and 13	cases, do not list payments	to be included in p	olan)	\$605.00
b. Reaffirmation Payments				\$ -
c. Other	\$-			\$-
Alimony, maintenance and support paid to others	;			\$-
5. Payments for support of additional dependents n	ot living at your home			\$-
6. Regular expenses from operation of business, pr	ofession, or farm (attach det	ailed statement)		\$ -
7. Other: Haircuts, Hygiene, Newspaper/Mag Eyecare, Meds Postage/Bank		Childcare & Babysitting	Pet Care:	
\$112.00 \$25.00	\$174.00	\$ 215.00	\$ -	\$526.00
B. AVERAGE MONTHLY EXPENSES (Total lines 1-17, the Stastical of Summary of Certain Liabilities and Related D		lules and if applicable, o	n	\$ 5,196.4
Describe any increase/decrease in expenditures None	anticipated to occur within th	ne year following th	e filing this documer	nt:
STATEMENT OF MONTHLY NET INCOME	Average monthly income	ome from Line 15 o	f Schedule I	\$ 5,200.23
	b. Average monthly exp	enses from Line 18	3 above	\$ 5,196.41
	c. Monthly net income (a			\$ 3.83
	d. Total amount to be pa	aid into plan monthl	V	\$ -

Record #: 327615

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2007: \$ 3,778/mo 2006: \$ 48,964 2005: \$ 47,692	Employment	
Spouse		
AMOUNT	SOURCE	_

Document Page 23 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2007: \$ 3,313/mo 2006: \$ 34,187 2005: \$ 29,775	employment		
02. INCOME OTHER THAN FROM EMPI	OYMENT OR OPERATION OF BUSI	NESS:	
he two years immediately preceding the	commencement of this case. Give part under chapter 12 or chapter 13 must	, trade, profession, operation of the debtor's iculars. If a joint petition is filed, state incom state income for each spouse whether or no	e for each
AMOUNT	SOURCE		
Spouse AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c.			
services, and other debts to any creditor revalue of all property that constitutes or is a hat were made to a creditor on account of an approved nonprofit budgeting and creditor.	nade within 90 days immediately proc affected by such transfer is not less that if a domestic support obligation or as p ditor counseling agency. (Married deb	'S: List all payments on loans, installment pureding the commencement of this case if the an \$600.00. Indicate with an asterisk (*) any part of an alternative repayment schedule unters filing under chapter 12 or chapter 13 must be sepouses are separated and a joint petit	e aggregate y payments nder a plan by ust include
Name and Address	Dates of	Amount	Amount Still Owing
of Creditor Litton Loans	Payments monthly	Paid	\$159,400
See Sched D Resurgent Capital Services	monthly	\$380.63/mo	\$39,900

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Citifinancial Auto See Sched D	monthly	\$602/mo	\$30,900

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor	Dates	Amount Paid or Value of	Amount
& Relationship to Debtor	of Payments	Transfers	Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DISPOSITION
OF
STATUS

Chase bank USA V. Lenin Claros Case # 07M1198103 Case 07-21484 Doc 1 Filed 11/15/07 Entered 11/15/07 17:26:00 Desc Main Page 25 of 40 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

collection

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE SUIT AND OF CASE NUMBER **PROCEEDING**

OF AGENCY OF AND LOCATION DISPOSITION

Citifinancial Services, Inc. vs. Lenin Claros & Leslie Z. **Bartolomei-Claros** 07AR1305

Circuit Court of Lake County, IL

COURT

pending

STATUS

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date οf Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

X

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Terms of Name and Date Address of Assignment or of Assignee Assignment Settlement

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

NONE

Χ

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NON

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, If Any Date of Gift Description and Value of Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value: 3,000.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address

of Payee

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 Date of Payment, Name of Payer if Other Than Debtor

2007

Amount of Money or description and Value of Property

\$50.00

_ _

X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

. . Date Describe Property
Transferred and
Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s) Amount and Date of Sale or Closing

NON

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

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In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

12. SAFE DEPOSIT BOXES:			
immediately preceding the commo	x or depository in which the debtor has or had sec encement of this case. (Married debtors filing unde uses whether or not a joint petition is filed, unless t	er chapter 12 or chapter 13 must inc	clude boxes or
Name and Address of Bank	Names & Addresses of Those With	Description of	Date of Transfer o
or Other Depository	Access to Box or depository	Contents	Surrender, if Any
13. SETOFFS:			
List all setoffs made by any credit of this case. (Married debtors filing	or, including a bank, against a debt or deposit of th g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no	rmation concerning either or both s	
List all setoffs made by any credit of this case. (Married debtors filing	g under chapter 12 or chapter 13 must include info	rmation concerning either or both s	
List all setoffs made by any credit of this case. (Married debtors filing not a joint petition is filed, unless to Name and Address of Creditor	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff	ormation concerning either or both so the filed.) Amount	
List all setoffs made by any credit of this case. (Married debtors filing not a joint petition is filed, unless to Name and Address of Creditor	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff FOR ANOTHER PERSON:	ormation concerning either or both so the filed.) Amount	
List all setoffs made by any credit of this case. (Married debtors filing not a joint petition is filed, unless to Name and Address of Creditor	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff	ormation concerning either or both so the filed.) Amount	
List all setoffs made by any credit of this case. (Married debtors filing not a joint petition is filed, unless to Name and Address of Creditor 14. LIST ALL PROPERTY HELD List all property owned by another Name and Address	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff FOR ANOTHER PERSON: r person that the debtor holds or controls. Description and	ormation concerning either or both soft filed.) Amount of Setoff Location	
List all setoffs made by any credit of this case. (Married debtors filing not a joint petition is filed, unless to Name and Address of Creditor 14. LIST ALL PROPERTY HELD List all property owned by another	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff FOR ANOTHER PERSON: r person that the debtor holds or controls.	ormation concerning either or both soft filed.) Amount of Setoff	
List all setoffs made by any credit of this case. (Married debtors filing not a joint petition is filed, unless to Name and Address of Creditor 14. LIST ALL PROPERTY HELD List all property owned by another Name and Address	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff FOR ANOTHER PERSON: r person that the debtor holds or controls. Description and	ormation concerning either or both soft filed.) Amount of Setoff Location	

Dates of

Occupancy

Name

Used

Address

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

X

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

X

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS				
		lers, under any Environmental Law with re unit that is or was a party to the proceedin	•	
Name and Address of Docket Status of				
Governmental Unit	Number	Disposition		
,				
ending dates of all businesses in which partnership, sole proprietor, or was sel immediately preceding the commencer within six (6) years immediately preced if the debtor is a partnership, list the na ending dates of all businesses in which	names, addresses, taxpayer identification the debtor was an officer, director, par f-employed in a trade, profession, or othe ment of this case, or in which the debtor ling the commencement of this case. Taxonames, addresses, taxpayer identification in the debtor was a partner or owned 5 partner	on numbers, nature of the businesses, an tner, or managing executive of a corporat ner activity either full- or part-time within sind owned 5 percent or more of the voting or numbers, nature of the businesses, and percent or more of the voting or equity sec	ion, partner in a x (6) years equity securities beginning and	
a. If the debtor is an individual, list the ending dates of all businesses in which partnership, sole proprietor, or was sel immediately preceding the commencer within six (6) years immediately preced If the debtor is a partnership, list the nate and ing dates of all businesses in which (6) years immediately preceding the coll of the debtor is a corporation, list the nate	names, addresses, taxpayer identification the debtor was an officer, director, par f-employed in a trade, profession, or othe ment of this case, or in which the debtor ling the commencement of this case. The addresses, taxpayer identification in the debtor was a partner or owned 5 parmencement of this case. The addresses, taxpayer identification in the debtor was a partner or owned 5 parmes, addresses, taxpayer identification in the debtor was a partner or owned 5 partner or owned	ther, or managing executive of a corporat her activity either full- or part-time within si r owned 5 percent or more of the voting or n numbers, nature of the businesses, and	ion, partner in a x (6) years equity securities beginning and urities, within six	
a. If the debtor is an individual, list the ending dates of all businesses in which partnership, sole proprietor, or was sel immediately preceding the commencer within six (6) years immediately preceding the debtor is a partnership, list the nate and ing dates of all businesses in which (6) years immediately preceding the country of the debtor is a corporation, list the nate anding dates of all businesses in which	names, addresses, taxpayer identification the debtor was an officer, director, par f-employed in a trade, profession, or othe ment of this case, or in which the debtor ling the commencement of this case. The addresses, taxpayer identification in the debtor was a partner or owned 5 parmencement of this case. The addresses, taxpayer identification in the debtor was a partner or owned 5 parmes, addresses, taxpayer identification in the debtor was a partner or owned 5 partner or owned	ther, or managing executive of a corporatiner activity either full- or part-time within signary owned 5 percent or more of the voting or numbers, nature of the businesses, and percent or more of the voting or equity second numbers, nature of the businesses, and numbers, nature of the businesses, and	ion, partner in a x (6) years equity securities beginning and urities, within six	

b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.

Address

Name

Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

• .		ration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing
		of a corporation; a partner, other than a limited partner, of a
partnership, a sole proprietor, or se	elf-employed in a trade, profession, or othe	r activity, either full- or part-time.
•	ding the commencement of this case. A de	nly if the debtor is or has been in business, as defined above, btor who has not been in business within those six years
19. BOOKS, RECORDS AND FIN	ANCIAL STATEMENTS:	
•		receding the filing of this bankruptcy case kept or supervised
the keeping of books of account an	d records of the debtor.	
Name	Dates Services	
and Address	Rendered	
	. , ,	ng the filing of this bankruptcy case have audited the books of
19b. List all firms or individuals wh account and records, or prepared a Name	. , ,	ng the filing of this bankruptcy case have audited the books of Dates Services Rendered
account and records, or prepared a Name	a financial statement of the debtor. Address	Dates Services
account and records, or prepared a . Name 19c. List all firms or individuals who	a financial statement of the debtor. Address	Dates Services Rendered case were in possession of the books of account and records
account and records, or prepared a . Name 19c. List all firms or individuals who	Address a the time of the commencement of this	Dates Services Rendered case were in possession of the books of account and records
Account and records, or prepared a Name Name 19c. List all firms or individuals who of the debtor. If any of the books of Name	Address Address at the time of the commencement of this account and records are not available, ex Address	Dates Services Rendered case were in possession of the books of account and records plain.
Name 19c. List all firms or individuals who of the debtor. If any of the books of Name	Address Address at the time of the commencement of this account and records are not available, ex Address	Dates Services Rendered case were in possession of the books of account and records plain.
Account and records, or prepared a	Address Address at the time of the commencement of this account and records are not available, ex Address	Dates Services Rendered case were in possession of the books of account and records plain.

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In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

	STATEMENT OF FIN		
20. INVENTORIES			
int the dates of the lest time:	eventorios takon of vour property the newf-th-	norman who aunoniced the taking of each inventor :	
he dollar amount and basis o		person who supervised the taking of each inventory, and	
Date	Inventory	Dollar Amount of Inventory	
of		(specify cost, market of other	
Inventory	Supervisor	basis)	
. List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.	
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
1. CURRENT PARTNERS,	OFFICERS, DIRECTORS AND SHAREHOLDERS	3 :	
	OFFICERS, DIRECTORS AND SHAREHOLDERS p, list nature and percentage of interest of each me Nature of Interest		
n. If the debtor is a partnershi Name and Address	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a	Percentage of Interest Interest Indirectly owns,	
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more	p, list nature and percentage of interest of each me Nature of Interest	Percentage of Interest Interest and each stockholder who directly or indirectly owns,	
Name and Address 21b. If the debtor is a corporationtrols, or holds 5% or more	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation.	Percentage of Interest Interest and each stockholder who directly or indirectly owns, b. Nature and Percentage of	
. If the debtor is a partnershi Name and Address 1b. If the debtor is a corpora ontrols, or holds 5% or more	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a	Percentage of Interest Interest and each stockholder who directly or indirectly owns,	
Name and Address 11b. If the debtor is a corpora ontrols, or holds 5% or more Name and Address	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation.	Percentage of Interest and each stockholder who directly or indirectly owns, Nature and Percentage of Stock Ownership	
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation. Title	Percentage of Interest and each stockholder who directly or indirectly owns, b. Nature and Percentage of Stock Ownership	
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation . Title	Percentage of Interest and each stockholder who directly or indirectly owns, b. Nature and Percentage of Stock Ownership	

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In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS		
22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case.				
Name and Address	Title	Date of		
3. WITHDRAWALS FROM A PART	NERSHIP OR DISTRIBUTION BY A COPO	DRATION:		
		redited or given to an insider, including compensation in any uisite during one year immediately preceding the		
Name and Address of	Date and	Amount of Money or		
Recipient, Relationship to	Purpose of	Description and value of		
Debtor	Withdrawal	Property		
If the debtor is a corporation, list the for tax purposes of which the debtor case. Name of	name and federal taxpayer identification no has been a member at any time within six (Taxpayer	mber of the parent corporation of any consolidated group 6) years immediately preceding the commencement of the		
for tax purposes of which the debtor case. Name of Parent Corporation	name and federal taxpayer identification nu has been a member at any time within six (
of the debtor is a corporation, list the for tax purposes of which the debtor case. Name of Parent Corporation 25. PENSION FUNDS:	name and federal taxpayer identification no has been a member at any time within six (Taxpayer Identification Number (EIN)			
If the debtor is a corporation, list the for tax purposes of which the debtor case. Name of Parent Corporation 25. PENSION FUNDS:	name and federal taxpayer identification no has been a member at any time within six (Taxpayer Identification Number (EIN)	6) years immediately preceding the commencement of the number of any pension fund to which the debtor, as an		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/10/2007 /s/ Lenin Antonio Claros

Lenin Antonio Claros

X Date & Sign

Dated: 11/10/2007 /s/ Leslie Zoe Bartolomei-Claros

Leslie Zoe Bartolomei-Claros

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Document Page 35 of 40 **UNITED STATES BANKRUPTCY COURT**

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros / Debtors

Attorney for Debtor: Joanne H Yi

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention PROPERTY TO BE RETAINED CitiFinancial Auto - 2004 Nissan quest Reaffirm 524 (c) **CitiFinancial Auto Bankruptcy Department** PO Box 9575 Coppell TX 75019 Reaffirm 524 (c) 1204 North Oak Terrace Round Lake, IL 60073 **Litton Loan** (Debtor's Residence) **Bankruptcy Department** PO Box 4387 Houston TX 77210-4387 1204 North Oak Terrace Round Lake, IL 60073 Reaffirm 524 (c) Resurgent Capital Services LP (Debtor's Residence) Bankruptcy Department PO Box 10826 Greenville SC 29603

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/ Lenin Antonio Claros 11/10/2007 Dated:

Lenin Antonio Claros

/s/ Leslie Zoe Bartolomei-Claros

Leslie Zoe Bartolomei-Claros

X Date & Sign

X Date & Sign

Dated:

11/10/2007

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMO	UNTS SCHEDULED	
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$190,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$35,185	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$230,000	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$60,100	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,200
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,196
TOTALS			\$ 225,185 TOTAL ASSETS	\$ 290,100 TOTAL LIABILITIES	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Joanne H Yi

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

\$ O \$ O
\$ 0
\$ 0
\$ 0
\$ 0
\$ 0
\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,200.24
Average Expenses (from Schedule J, Line 18)	\$ 5,196.41
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 7,260.51

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 12,700.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 60,100.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 72,800.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Joanne H Yi

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros, and Leslie Zoe Bartolomei-Claros / Debtors

Attorney for Debtor: Joanne H Yi

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/10/2007 /s/ Lenin Antonio Claros

Lenin Antonio Claros

X Date & Sign

Dated: 11/10/2007 /s/ Leslie Zoe Bartolomei-Claros

Leslie Zoe Bartolomei-Claros

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED^{IS}TATIES BANKRU和位集COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lenin Antonio Claros and Leslie Zoe Bartolomei-Claros, Debtors

Attorney for Debtor: Joanne H Yi

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 11/10/2007 /s/ Lenin Antonio Claros

Lenin Antonio Claros

Dated: 11/10/2007 /s/ Leslie Zoe Bartolomei-Claros

Leslie Zoe Bartolomei-Claros

Dated: 11/12/2007 /s/ Joanne H Yi

Attorney: Joanne H Yi Bar No: 6278758

X Date & Sign

X Date & Sign

X Date & Sign